

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Darlene Rose Shaffer
Mark Edward Shaffer
Debtors

Case No. 19-02978-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: KADavis
Form ID: pdf002

Page 1 of 3
Total Noticed: 65

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

jdb
5221641 ++Mark Edward Shaffer, 3952 Lyn Circle, Dover, PA 17315-4732
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 1220 Old Alpharetta Rd S,
Alpharetta, GA 30005)
5246154 +BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
5221643 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
5221644 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
5221636 Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5221663 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: First Savings Credit Card, 500 E 60th St N,
Sioux Falls, SD 57104)
5221660 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
5221661 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5221662 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
5221664 +Fortiva/Atlanticus, Po Box 10555, Atlanta, GA 30310-0555
5221665 +Fortiva/Atlanticus, Pob 105555, Atlanta, GA 30348-5555
5244995 Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5221666 Fst Premier, 601 S Minneaoplis Ave, Sioux Falls, SD 57104
5221667 +Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5221668 +Hanover ENT, 864 Broadway, Hanover, PA 17331-1501
5221671 +Leroys Jewelers, Sterling Jewelers, Inc/Attn: Bankruptcy, Po Box 1799,
Akron, OH 44309-1799
5221672 +Leroys Jewelers, Po Box 4480, Beaverton, OR 97076-4480
5221673 +Mid America Bk/total C, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
5221678 +Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
5249225 +Penn Waste, Inc., 85 Brock Yard Rd., Manchester, PA 17345-9204
5221679 +Physicians Billing Services, 1803 Mount Rose Avenue, York, PA 17403-3026
5221680 RAB Inc, PO Box 34111, Memphis, TN 38184-0111
5221681 +Wellspan Health, 1001 S. George Street, York, PA 17403-3676
5221682 +York Adams Tax Claim Bureau, PO BOX 15627, York, PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

db +E-mail/PDF: drshaffer1969@gmail.com Oct 28 2019 19:41:04 Darlene Rose Shaffer,
3952 Lyn Circle, Dover, PA 17315-4732
cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 28 2019 19:47:08
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5221640 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 28 2019 19:42:34 American Honda Finance,
Po Box 168088, Irving, TX 75016
5224201 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 28 2019 19:42:34
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
Irving, TX 75016-8088
5221642 +E-mail/Text: g20956@att.com Oct 28 2019 19:42:44 AT&T, 208 S. Akard St.,
Dallas, TX 75202-4206
5221637 +E-mail/Text: ronw@agriculturefcu.org Oct 28 2019 19:42:52 Agriculture Fcu,
14th & Independ Ave Sm R, Washington, DC 20250-0001
5260789 E-mail/Text: ally@ebn.phinsolutions.com Oct 28 2019 19:41:12 Ally Bank, PO Box 130424,
Roseville, MN 55113-0004
5221638 +E-mail/Text: ally@ebn.phinsolutions.com Oct 28 2019 19:41:12 Ally Financial,
Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
5221639 +E-mail/Text: ally@ebn.phinsolutions.com Oct 28 2019 19:41:12 Ally Financial,
200 Renaissance Ctr, Detroit, MI 48243-1300
5221646 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 28 2019 19:47:55 Capital One,
15000 Capital One Dr, Richmond, VA 23238
5247469 E-mail/PDF: resurgentbknottifications@resurgent.com Oct 28 2019 19:47:14
CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587,
Greenville, SC 29603-0587
5221645 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 28 2019 19:47:55 Capital One,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5221647 +E-mail/Text: documentfiling@lciinc.com Oct 28 2019 19:41:10 Comcast, 1701 JFK Blvd,
Philadelphia, PA 19103-2899
5221648 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 28 2019 19:42:05 Comenity Bank/Bon Ton,
Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
5221649 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 28 2019 19:42:05 Comenity Bank/Bon Ton,
Po Box 182789, Columbus, OH 43218-2789
5221650 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 28 2019 19:42:05
Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5221651 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 28 2019 19:42:05
Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
5221653 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 28 2019 19:42:06 Comenitybank/venus,
Po Box 182789, Columbus, OH 43218-2789
5221652 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 28 2019 19:42:06 Comenitybank/venus,
Comenity Bank, Po Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5221655 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 28 2019 19:42:50
Credit Collections Services, 725 Canton St, Norwood, MA 02062-2679

5221654 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 28 2019 19:42:50
Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,
Norwood, MA 02062-2679

5221657 E-mail/Text: mrdiscen@discover.com Oct 28 2019 19:41:13 Discover Financial, Po Box 15316,
Wilmington, DE 19850

5221656 +E-mail/Text: mrdiscen@discover.com Oct 28 2019 19:41:13 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025

5221659 +E-mail/Text: bknotice@ercbpo.com Oct 28 2019 19:42:30 ERC/Enhanced Recovery Corp,
8014 Bayberry Rd, Jacksonville, FL 32256-7412

5221658 +E-mail/Text: bknotice@ercbpo.com Oct 28 2019 19:42:30 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

5221669 +E-mail/Text: ebn@heritagevalleyfcu.org Oct 28 2019 19:42:53 Heritage Valley Fcu,
2400 Pleasant Valley Rd, York, PA 17402-9624

5221634 E-mail/Text: cio.bncmail@irs.gov Oct 28 2019 19:41:55 Internal Revenue Service,
Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346

5221670 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 28 2019 19:42:35 Jefferson Capital Systems, LLC,
16 Mclelland Rd, Saint Cloud, MN 56303

5221675 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 28 2019 19:42:26 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709

5221674 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 28 2019 19:42:26 Midland Funding,
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

5240656 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 28 2019 19:42:26 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011

5242453 +E-mail/Text: ecfbankruptcy@progleasing.com Oct 28 2019 19:42:32 NPRT0 North-East, LLC,
256 West Data Drive, Draper, UT 84020-2315

5221676 +E-mail/Text: bankruptcy@oneclickcash.com Oct 28 2019 19:42:13 Oneclick Cash,
52946 Highway 12, Suite 3, Niobrara, NE 68760-7085

5246426 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 28 2019 19:47:10
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

5225200 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2019 19:42:18
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

5237291 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 28 2019 19:42:35 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

5223360 E-mail/Text: bnc-quantum@quantum3group.com Oct 28 2019 19:42:14
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

5245037 E-mail/Text: appebnmailbox@sprint.com Oct 28 2019 19:42:25 Sprint Corp, Attn: Bankruptcy,
PO Box 7949, Overland Park, KS 66207-0949

5221997 +E-mail/PDF: gecsedirecoverycorp.com Oct 28 2019 19:47:03 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5221635 +E-mail/Text: kcm@yatb.com Oct 28 2019 19:41:13 York Adams Tax Bureau, PO BOX 15627,
York, PA 17405-0156

TOTAL: 40

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5221677 PA Department of Revenue

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Dawn Marie Cutaia on behalf of Debtor 1 Darlene Rose Shaffer dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 2 Mark Edward Shaffer dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
James Warmbrodt on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Mario John Hanyon on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
Thomas Song on behalf of Creditor FREEDOM MORTGAGE CORPORATION pamb@fedphe.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Darlene Rose Shaffer
Mark Edward Shaffer

CHAPTER 13

CASE NO. 1 -bk- 19- 02978



ORIGINAL PLAN



AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)

2

Number of Motions to Avoid Liens

2

Number of Motions to Value Collateral

CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 207,366.66, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
08/2019	09/2019	\$100.00			\$200.00
10/2019	07/2024	\$ 1,818.83	\$ 1,753.01	\$ 3,571.84	\$ 207,166.66
				Total Payments:	\$ 207,366.66

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (☒) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(☐) Debtor is over median income. Debtor estimates that a minimum of \$ must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ _____. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.



No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*



Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.**A. Pre-Confirmation Distributions. *Check one.***

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*



Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment
Agriculture Fcu	0500	\$146.45
Heritage Valley Fcu	0001	\$189.95
Pacific Union now Freedom Mortgage	5770	\$ 1,753.01

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*



None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*



Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.



None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.



The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan
Pacific Union now Freedom Mortgage	3952 Lyn Circle Dover, PA 17315	\$15,000.00	\$3,514.00	\$18,514.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)



None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.



The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Pacific Union now Freedom Mortgage	3952 Lyn Circle Dover, PA 17315	\$218,001.00		\$105,420.00

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

☐
☒

None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Agriculture Fcu	2011 Mercedes 300 Sport Awd	\$12,475.00	6.5%	\$14,645.00	PLAN
Heritage Valley Fcu	2014 Harley Davidson Street Guide	\$16,180.00	6.65%	\$18,995.00	PLAN

F. Surrender of Collateral. *Check one.*



None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*



The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*



None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

☐ The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the liened property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ 1000.00 already paid by the Debtor, the amount of \$ 3000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*



None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.



The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

B. Priority Claims (including, certain Domestic Support Obligations

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
PA Department of Revenue	\$ 1,474.98 per poc
YATB	\$ 645.15 per poc
IRS	\$ 30,609.00 per poc

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.



None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.



The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

4. UNSECURED CLAIMS**A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

None. *If “None” is checked, the rest of § 4.A need not be completed or reproduced.*



To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

None. *If “None” is checked, the rest of § 5 need not be completed or reproduced.*



The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☒ entry of discharge.
☐ closing of case.

7. DISCHARGE: (Check one)

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- | | |
|----------|--|
| Level 1: | |
| Level 2: | |
| Level 3: | |
| Level 4: | |
| Level 5: | |
| Level 6: | |
| Level 7: | |
| Level 8: | |

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Conduit payments do not start until the 3rd month of this plan because Debtor Darlene Shaffer is unemployed but starting a new job mid September 2019. The first two months are listed as post-petition arrears.

Upon the completion of cramdown payment or other discharge of a security interest in a motor vehicle, mobile home, or in any other personal property of this estate, the secured party shall within thirty (30) days after the entry of the discharge order or demand execute a release of its security interest on the said title or certificate, send the certificate or title and release to the Debtor. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.

Dated: 09/03/2019

/s/ Dawn M Cutaia

Attorney for Debtor

/s/ Darlene Rose Shaffer

Debtor

/s/ Mark Edward Shaffer

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.